

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

CASE NO. CA05-10647

Berin Lockwood  
PLAINTIFF

Full Spectrum Lending, Inc., et al  
DEFENDANT

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Evans Carter

Brooks Brown

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Thomas Hefferon

COUNSEL FOR PLAINTIFF

COUNSEL FOR DEFENDANT

JUDGE Wolf

CLERK O'Leary

REPORTER Romanow

CLERK'S NOTES

[illegible]